

Information to identify the case:

Debtor 1	<u>Michael A Simon</u>	Social Security number or ITIN	xxx-xx-5646
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marlene Simon</u>	Social Security number or ITIN	xxx-xx-7112
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-20309-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A Simon

Marlene Simon
aka Marlene Fredericks

7/11/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Michael A Simon
Marlene Simon
DebtorsCase No. 12-20309-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Jul 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2017.

db/jdb +Michael A Simon, Marlene Simon, 60 Clover Hill Drive, Flanders, NJ 07836-9513
 lm +Americas Servicing Company, P.O. Box 10328, Des Moines, IA 50306-0328
 intp +Ocwen Loan Servicing, LLC, c/o Brett Messenger, Esquire, Duane Morris LLP,
 30 S. 17th Street, Philadelphia, PA 19103-4196
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 cr +Wells Fargo Bank, N.A. Service for US Bank Nationa, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 512973027 +America's Servicing Company, PO Box 10328, Des Moines, IA 50306-0328
 512973037 +Citibank Stu, Attn: Bankruptcy, Po Box 6191, Sioux Falls, SD 57117-6191
 516567011 Firstmark Services on behalf of Citibank N.A., P.O. Box 82522, Lincoln, NE 68501-2522
 512973045 +Jennifer Sauchelli, Esquire, P.O. Box 914, Paramus, NJ 07653-0914
 513024897 +Midland Credit Management, Inc., 2365 Northside Dr., Suite 300, San Diego, CA 92108-2709
 512973047 +Nudelman Nudelman & Ziering, 425 Eagle Rock Avenue, Roseland, NJ 07068-1787
 516262883 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516262884 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515332593 +US BANK N.A., AS TRUSTEE, et.al., AMERICA'S SERVICING COMPANY,
 ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD,
 FORT MILL, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2017 23:31:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 11 2017 23:31:25 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 513115320 +EDI: GMACFS.COM Jul 11 2017 23:13:00 Ally Financial, c/o Ally Servicing LLC,
P.O. Box 130424, Roseville, MN 55113-0004
 513317763 +EDI: WFFC.COM Jul 11 2017 23:13:00 America's Servicing Company,
Attention Bankruptcy Department, MAC X2303-04C, Des Moines, IA 50328-0001
 512973028 +EDI: ARSN.COM Jul 11 2017 23:13:00 Associated Recovery Systems, P.O. Box 469046,
Escondido, CA 92046-9046
 513071895 EDI: BANKAMER2.COM Jul 11 2017 23:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
 512973040 EDI: BANKAMER.COM Jul 11 2017 23:13:00 FIA Card Services, PO Box 15019,
Wilmington, DE 19886
 512973029 EDI: BANKAMER.COM Jul 11 2017 23:13:00 Bank Of America, De5-019-03-07, Newark, DE 19714
 512973031 EDI: CAPITALONE.COM Jul 11 2017 23:13:00 Cap One, Po Box 85520, Richmond, VA 23285
 513085482 EDI: CAPITALONE.COM Jul 11 2017 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
 512973034 +EDI: CHASE.COM Jul 11 2017 23:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513032685 +EDI: CITICORP.COM Jul 11 2017 23:13:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,
ATTN: Claims Dept. MC 2135, 701 E 60th Street North, Sioux Falls, SD 57104-0432
 512973039 +E-mail/Text: bknotice@erccollections.com Jul 11 2017 23:31:30 Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
 512973042 +EDI: GMACFS.COM Jul 11 2017 23:13:00 GMAC, P.O. Box 130424, Saint Paul, MN 55113-0004
 512973041 +EDI: RMSC.COM Jul 11 2017 23:13:00 Gembppbycr, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
 512973044 +EDI: HFC.COM Jul 11 2017 23:13:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,
Carol Stream, IL 60197-5263
 512973046 +EDI: MID8.COM Jul 11 2017 23:13:00 Midland Credit Management, Po Box 939019,
San Diego, CA 92193-9019
 513314756 +EDI: OPHSUBSID.COM Jul 11 2017 23:13:00 Oak Harbor Capital VI, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512973049 EDI: PRA.COM Jul 11 2017 23:13:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
 513278071 EDI: PRA.COM Jul 11 2017 23:13:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., PO Box 41067, Norfolk VA 23541
 513268953 EDI: PRA.COM Jul 11 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
POB 41067, Norfolk VA 23541
 512973048 +EDI: PINNACLE.COM Jul 11 2017 23:13:00 Pinnacle Financial Gro, 7825 Washington Av,
Minneapolis, MN 55439-2430
 512973051 +E-mail/Text: Supportservices@receivablesperformance.com Jul 11 2017 23:32:10
Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
 512973052 +EDI: SEARS.COM Jul 11 2017 23:13:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 512973043 EDI: WACHOVIA.COM Jul 11 2017 23:13:00 Homeq, Attn: Bankruptcy Department,
1100 Corporate Center, Raleigh, NC 27607

TOTAL: 25

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Jul 11, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
512973030* Bank Of America, De5-019-03-07, Newark, DE 19714
512973032* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512973035* +Chase, Po Box 15298, Wilmington, DE 19850-5298
512973036* +Chase, Po Box 15298, Wilmington, DE 19850-5298
512973038* +Citibank Stu, Attn: Bankruptcy, Po Box 6191, Sioux Falls, SD 57117-6191
512973050* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541)
512973033 ###Capital One, 3901 N. Dallas Pkwy, Plano, TX 75093-7864
512973053 ###The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 11, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. Service for US Bank National
Association as Trustee for Mastr Asset Backed Secrities Trust 2006-AB1 Mortgage Pass-Through
Certificates Series 2006-AB1 nj.bkecf@fedphe.com
Brett L. Messinger on behalf of Interested Party Ocwen Loan Servicing, LLC
blmessinger@duanemorris.com, ltryon@duanemorris.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin
Mortgage Trust 2004-lHE, Asset-Backed Certificates, Series 2004-lHE dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Jennifer R. Gorchow on behalf of Loss Mitigation Americas Servicing Company
nj.bkecf@fedphe.com
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin
Mortgage Trust 2004-lHE, Asset-Backed Certificates, Series 2004-lHE jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Stuart D. Gavzy on behalf of Debtor Michael A Simon stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com, sstern@gavzylaw.com, gavzyecf@gmail.com, stuart@ecf.courtdrive.com
Stuart D. Gavzy on behalf of Joint Debtor Marlene Simon stuart@gavzylaw.com,
lesliebrown.paralegal@gmail.com, sstern@gavzylaw.com, gavzyecf@gmail.com, stuart@ecf.courtdrive.com

TOTAL: 9